

TFFR EMPLOYER GUIDE

The Employer Guide has been revised to reflect necessary updates. Please use your current dividers and replace all the sections with the enclosed version. The Employer Guide can also be found on our website: www.nd.gov/rio.

TFFR MEMBER HANDBOOK

The 2009 edition of the TFFR Member Handbook may be viewed from our website: www.nd.gov/rio. It summarizes the benefits available in the form of retirement, disability, and death benefits. If you would like a hard copy, please contact our office.

EMPLOYER SUMMARY REPORT

Enclosed is your Employer Summary Report for the quarter-ending September 30, 2009. Please review the information for accuracy and verify that you have not overlooked reporting any active members or re-employed retirees. The retirees will be included with the active members in alphabetical order.

Please contact Shelly or Durene to discuss steps to correct any oversights.

ADDRESS COMPLIANCE

The Teachers' Fund for Retirement would appreciate your help to correct numerous incorrect or insufficient member addresses. It is very important that your monthly report contain a valid mailing address for each member. Valid address information will improve mail delivery and save postage costs.

Enclosed you will find information regarding address formatting requirements. Please keep this poster handy so it can be easily referenced as you add or update addresses on your employees.

NEW MEMBER REPORTING REQUIREMENTS

A Member Action form must be completed when a participating employer hires a new teacher. The form is also required if you rehire a teacher after a break in employment with your school district of one year or more. This form provides TFFR with important information including the member's legal name, social security number, birth date, current mailing address, and beneficiary information. Designating a beneficiary(ies) allows the member to direct payment of survivor benefits in the event of the member's death.

This form should also be used to notify TFFR of the following:

- A change in name or address
- An update to the beneficiary designation
- Taking or returning from a leave of absence

If we do not receive the Member Action form within thirty days from the date the member is first reported to TFFR, the employer may be assessed a \$250 penalty for late reporting.

For more information, please see pages 30 and 31 in your Employer Guide.

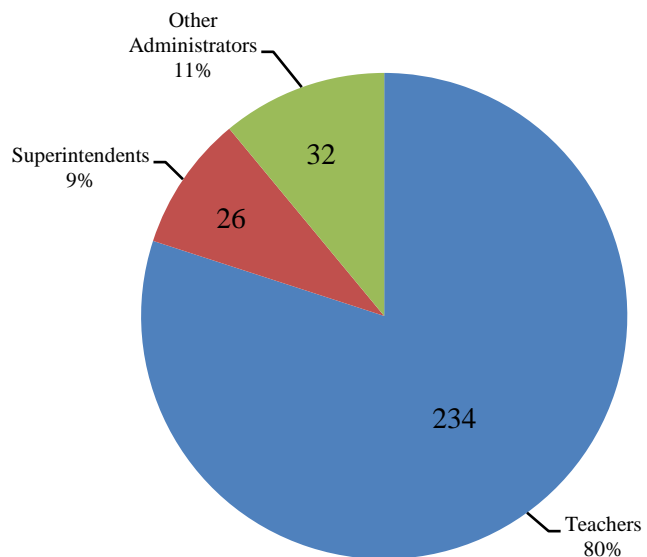
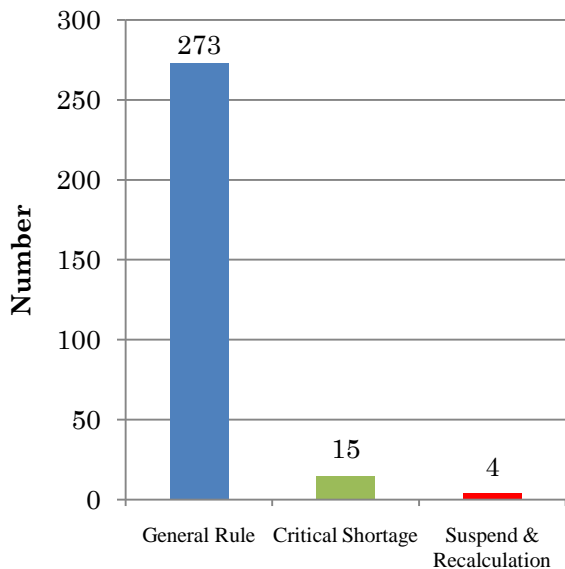


RETIREMENT ELIGIBILITY PROFILES

Upon request, TFFR can provide school districts with a Retirement Eligibility Profile report. This report gives the district a 30 year projection regarding TFFR member retirement eligibility (Rule of 85/90 or age 65). The report also contains the names of the individuals for workforce planning

purposes. The personal information must be kept confidential. If you are interested in receiving a profile for your district, please contact our office. Due to timing issues with new members and retirees, the retirement eligibility profile is not available from July through October of each year.

RETIREE RE-EMPLOYMENT STATISTICS



Re-employed TFFR Retirees: 292
Employers of TFFR Retirees: 132

Average Age: 60

Average Salary: \$21,000